

FILED
2/18/20 2:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
MICHELE M. FABRIS

Case No. 16-11019TPA
Chapter 13

Debtor(s)
Ronda J. Winnecour, Trustee
Movant

Related to Document No. 58

vs.
MICHELE M. FABRIS

Respondent(s)

ORDER

AND NOW, this 18th day of February, 2020, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$_____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

☒ This case is not dismissed. The plan term is extended to a total of _____ months; the monthly plan payment amount is changed to \$ 900 effective 2/20.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed _____ with / _____ without prejudice, without further notice or hearing.

☐ Other: _____

BY THE COURT:


United States Bankruptcy Judge jlm

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michele M. Fabris
 Debtor

Case No. 16-11019-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 76

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db +Michele M. Fabris, 274 Rose Street, Johnsonburg, PA 15845-1446
 cr +Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046
 14310386 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14310387 +Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 14310388 +Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
 14310389 +Bosco's, P.O. Box 17642, Baltimore, MD 21297-1642
 14310392 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14310410 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)
 14310393 +CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
 14345359 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14310394 +Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
 14310400 +DuBois Dermatology & Cosmetics, 105 Beaver Drive, #200, Du Bois, PA 15801-2515
 14310402 +Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road,
 Saint Marys, PA 15857-3498
 14310403 +Elk Regional Physicians Group, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
 14310405 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Corporate Office, 38 Fountain Square Plaza,
 Cincinnati, OH 45263)
 14310404 +Farmer's National Bank, Brookville Office, 263 Main Street, Brookville, PA 15825-1250
 14318548 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 14343650 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 14310409 +Holiday Financial Services, 89 W. Main Street, Ridgway, PA 15853-1633
 14310411 +I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
 14310412 +Jason D. Nedzinski, D.M.D., P.C., 1082 South Michael Road, Suite 2,
 Saint Marys, PA 15857-3003
 14310414 +Keystone Rural Health, 90 East Second Street, Emporium, PA 15834-1302
 14310416 +Life's Journey, 190 West Park Avenue, Suite 9, Du Bois, PA 15801-2277
 14310417 +Macy's Visa, P.O. Box 183084, Columbus, OH 43218-3084
 14310418 +Medicredit Corporation, P.O. Box 580381, Charlotte, NC 28258-0381
 14310421 +Nationwide Insurance Headquarters, One Nationwide Plaza, Columbus, OH 43215-2239
 14310424 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14310425 +Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
 14310426 +Penn Highlands Elk, P.O. Box 6195, Reading, PA 19610-0195
 14310427 +Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B,
 Allentown, PA 18104-2351
 14310428 +Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
 14310430 +R & R Radiology, 809 Turnpike Avenue, Clearfield, PA 16830-1232
 14310431 ++RENT RECOVERY SOLUTIONS, 1945 THE EXCHANGE, SUITE 120, ATLANTA GA 30339-2062
 (address filed with court: Rent Recovery Solutions, 2814 Spring Road, Suite 301,
 Atlanta, GA 30339)
 14310432 Sandra E. Ross, Johnsonburg, PA 15845
 14310433 +Schumacher Group, Return Mail Processing, P.O. Box 770, Larkspur, CO 80118-0770
 14310435 +State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
 14310441 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 19 2020 03:10:43
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 19 2020 03:26:30
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr +E-mail/Text: bncmail@legal.com Feb 19 2020 03:12:18 Synchrony,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 14363180 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:49 COMENITY CAPITAL BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14310398 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:49 CP/Bon Ton,
 P.O. Box 182789, Columbus, OH 43218-2789
 14310390 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 19 2020 03:11:00
 Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892
 14763929 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 19 2020 03:11:20
 Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,
 Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 14331247 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 19 2020 03:10:58
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 14310391 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 19 2020 03:10:55
 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14310395 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:49 Comenity - The Buckle,
 P.O. Box 659704, San Antonio, TX 78265-9704
 14310396 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:49 Comenity-Peebles,
 P.O. Box 659465, San Antonio, TX 78265-9465

District/off: 0315-1

User: jmar
Form ID: pdf900

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14310397 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 19 2020 03:11:49 Comenity-Victoria's Secret,
P.O. Box 659728, San Antonio, TX 78265-9728
14310399 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 19 2020 03:12:40
Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3246
14310401 +E-mail/Text: kroselli@countyofelkpa.com Feb 19 2020 03:12:12 Elk County Tax Claim Bureau,
250 Main Street, P.O. Box 448, Ridgway, PA 15853-0448
14310407 E-mail/Text: bankruptcynotice@fcbanking.com Feb 19 2020 03:11:42 First Commonwealth Bank,
Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14310406 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 19 2020 03:12:31 Fingerhut, P.O. Box 1250,
Saint Cloud, MN 56395-1250
14310408 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 19 2020 03:12:31 Harley-Davidson Credit Corp.,
Attn: Customer Service, P.O. Box 22048, Carson City, NV 89721-2048
14310413 +E-mail/Text: rcorbett@kanehospital.org Feb 19 2020 03:12:43 Kane Community Hospital,
4372 Route 6, Kane, PA 16735-3099
14310415 +E-mail/Text: bncnotices@becket-lee.com Feb 19 2020 03:11:44 Kohl's, P.O. Box 3043,
Milwaukee, WI 53201-3043
14310419 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 03:12:10 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14356690 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 03:12:10 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
14310420 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 19 2020 03:12:10 Midland Funding, LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14310422 +E-mail/Text: electronicbkydocs@nelnet.net Feb 19 2020 03:12:16 Nelnet Loan Services,
3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
14310423 +E-mail/PDF: cbp@onemainfinancial.com Feb 19 2020 03:11:09 OneMain Financial,
c/o Care Department, 6801 Colwell Boulevard, Irving, TX 75039-3198
14332317 +E-mail/PDF: cbp@onemainfinancial.com Feb 19 2020 03:10:37 Onemain, 605 Munn Road,
FT Mill, SC 29715-8421
14310429 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 19 2020 03:11:15
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14639535 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 19 2020 03:10:59
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14312732 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 03:11:56
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
14334791 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 03:11:56
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14341998 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 03:11:56
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14356284 E-mail/Text: bnc-quantum@quantum3group.com Feb 19 2020 03:11:56
Quantum3 Group LLC as agent for, CASCADE CAPITAL LLC SERIES C, PO Box 788,
Kirkland, WA 98083-0788
15015167 +E-mail/Text: bncmail@w-legal.com Feb 19 2020 03:12:18 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14310434 +E-mail/Text: bankruptcy@sccompanies.com Feb 19 2020 03:12:44 Seventh Avenue,
1112 7th Avenue, Monroe, WI 53566-1364
14310436 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:37 Synch/TJX Rewards,
P.O. Box 530949, Atlanta, GA 30353-0949
14310437 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:37 Synchrony Bank/AEO,
P.O. Box 530942, Atlanta, GA 30353-0942
14310438 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:11:10 Synchrony Bank/Care Credit,
P.O. Box 960061, Orlando, FL 32896-0061
14310439 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:53 Synchrony Bank/Old Navy,
P.O. Box 530942, Atlanta, GA 30353-0942
14310440 +E-mail/PDF: gecsed@recoverycorp.com Feb 19 2020 03:10:37 Synchrony Bank/Q Card,
P.O. 965060, Orlando, FL 32896-5060
14319124 +E-mail/Text: electronicbkydocs@nelnet.net Feb 19 2020 03:12:16
U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,
Lincoln, NE 68508-1911

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp
14643228* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14368234* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: jmar
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Michele M. Fabris	thedebterasers@aol.com
Michael W. Sloat	on behalf of Creditor	Farmers National Bank of Emlenton mike@lkslaw.us, scott@lkslaw.us
Office of the United States Trustee		ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteewdpa.com

TOTAL: 5